

ORIGINAL PAPER

DOI: <https://doi.org/10.64672/IJIFR/25.11.13.03.012>

ENTREPRENEURIAL OPPORTUNITIES AND EMPOWERMENT - A STUDY AMONG FISHERWOMEN IN KERALA

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ABSTRACT: *The primary objective of this research is to examine the relationship between entrepreneurial activity and the ensuing socioeconomic empowerment of fisherwomen in Kerala. The study specifically aims to evaluate the existing entrepreneurial opportunities in the fishing industry and how women take use of them to improve their standard of living and earn more income. The study uses a descriptive research design and focusses on the Kollam district, highlights important findings like the predominance of traditional fish vending, the importance of psychological factors and community respect in promoting empowerment, and the critical role that market support, family support, and financial access play in attaining entrepreneurial success. The study is important because it identifies the most urgent issue such as inadequate access to formal credit and loans and gives policymakers an empirical foundation on which to create focused interventions that successfully remove the obstacles and enable the real economic and social advancement of this underprivileged group. The research utilized several key parameters to assess the entrepreneurial landscape and empowerment of fisherwomen in Kollam, Kerala. The main parameters included their Primary Entrepreneurial Activity, their Level of Empowerment measured across three dimensions (Economic, focusing on saving and spending control; Social, focusing on community respect and support; and Psychological, focusing on confidence and problem-solving ability), and Factors Influencing Entrepreneurial Success (e.g., Financial Access, Market Support, Social/Family Support, and Training). The study also quantified the major Challenges Faced by Fisherwomen Entrepreneurs, ranking difficulties such as inadequate access to formal credit/loans and fluctuations in market prices. These variables collectively helped analyze the shift from conventional work to innovative ventures and the resulting impact on the women's socio-economic and psychological well-being.*

KEYWORDS: *Fisher women, Fishing industry, Entrepreneurship, Empowerment, Entrepreneurial success.*

PAPER CITATION:

Misha, V.: "Entrepreneurial Opportunities And Empowerment - A Study Among Fisherwomen In Kerala", International Journal of Informative & Futuristic Research (IJIFR), Vol.(13) (3), November 2025, pp. 416 -423.

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1. INTRODUCTION

In the fishing industry, women are crucial, especially when it comes to packing, marketing, value addition, drying, and selling fish. Although they have numerous duties in the fisheries as well as in their homes and communities, fisherwomen's efforts are sometimes disregarded. Women must be treated as equal partners and productive participants in fishing operations in order to improve their own and their families' living and nutritional standards. Even though schooling has greatly improved women's status in Kerala, fisherwomen's circumstances are still appalling. The role of women in the fishing sector has not been given much thought by lawmakers.

Women's empowerment is a tactic to face and overcome challenges in a woman's life and increase her ability to impact many facets of her daily life. In order for women to stay up to date and be as productive as possible, they must be provided with the technical tools necessary to launch and manage businesses in their own time while utilising their existing skills. The socioeconomic advancement of the fishermen depends on women's empowerment. The growth of entrepreneurship and income-generating ventures is a viable choice for empowering women.

Although there are many opportunities for entrepreneurship in the service industry, most Indian women do not choose to work in these fields. Women need to take the initiative in order to reach their full potential. There is several less hazardous and skill-based employment in the service sector that can be performed at the household level either full-time or part-time. They work really hard, yet they don't get the proper credit or recognition for it. Their poor financial situation prevents them from realising their ideas, even when they have enough entrepreneurial talent. For women, gainful employment is considered a crucial first step towards bettering their financial situation.

Among the several entrepreneurial alternatives accessible to women in the fisheries sector are owning fish stalls, engaging in small-scale retailing, launching fish-related businesses like seafood restaurants or processing facilities, and making use of value-added products. They can also take part in recreational fishing, seaweed farming, aquaculture, and research and campaigning to promote sustainable fishing methods.

2. NEED AND SIGNIFICANCE OF THE STUDY

This study is vital because fisherwomen in Kerala frequently experience socioeconomic marginalisation, inconsistent incomes, and difficult working conditions that are made worse by the effects of climate change, despite their substantial traditional contributions to the post-harvest activities of the fishing industry. Their crucial function is frequently overlooked, which results in restricted access to resources and ongoing debt. This research is important because it may reveal profitable business opportunities that help improve their resilience and diversify their sources of income, such as value-added fish products and contemporary marketing. Furthermore, by assessing the efficacy of current empowerment programs and pinpointing obstacles, the study will give policymakers and community organisations crucial empirical data that will facilitate the development of more focused interventions that promote true economic, social, and psychological empowerment, ultimately assisting Kerala's coastal communities in reducing poverty and advancing more general sustainable development objectives.

3. REVIEW OF LITERATURE

- The study by S. Salim, S. Shyam & R. Geetha (2013), titled "Empowerment of fisherwomen in Kerala – an assessment," aimed to assess the social, political, economic, and legal empowerment status of fisherwomen in four occupational groups: value-added fish producers, retailers, vendors, and dry fish makers. The results showed that value-added fish manufacturers had the highest level of empowerment, followed by retailers, while dry fish makers and vendors had the lowest.

- Sharma (2021) in his paper "Barriers to Women's Entrepreneurship in the Fisheries Sector," emphasizes how multiple barriers still exist in a variety of settings despite the vital role that women play in the industry, particularly in post-harvest operations like fish processing and marketing. In order to create an atmosphere that is supportive to women entrepreneurs, the study recommends focused policy interventions and support mechanisms, such as Self-Help Groups (SHGs) and certain government initiatives.
- In his paper, Karuna Bamel (2022) examines the opportunities and challenges facing women in the fishing industry today, based on government publications and programs as well as a few case studies from other nations. These days, women serve as cooperative decision-makers, entrepreneurs, and leaders. They now have the resources and decision-making authority to support project development, which opens up new options and promotes sustainability in the fishing industry.
- Madeleine Gustavsson (2024), in his article "Fishing businesses, women's entrepreneurship, and the performance of femininity" examines how women in fishing-related businesses navigate entrepreneurship within male-dominated coastal economies. It highlights that women often use performances of femininity—such as presenting themselves as "respectable," "family-oriented," or "community-minded"—to gain legitimacy in markets where their authority is questioned.

4. OBJECTIVES OF THE STUDY

- To identify and analyze the existing and potential entrepreneurial opportunities for fisherwomen in Kerala.
- To assess the level of empowerment among fisherwomen engaged in entrepreneurial activities in Kerala.
- To identify the factors influencing the entrepreneurial success and empowerment of fisherwomen in Kerala
- To examine the Challenges Faced by Fisherwomen Entrepreneurs in Kerala

5. SCOPE OF THE STUDY

With an emphasis on the Kollam area because of its sizable fishing population and ongoing community development initiatives, the primary goal of this study was to examine the many economic alternatives accessible to fisherwomen in Kerala's coastal regions. Value addition, processing, marketing, and other activities in the post-harvest fisheries sector, both new and established were examined. The study examine how these women's entrepreneurial activity directly impacted their business and well-being and thoroughly evaluating the various components of empowerment among them. In order to provide practical recommendations for policy enhancements, it also identifies the primary facilitators such as government initiatives and Self-Help Group interventions as well as the persistent barriers to their empowerment and entrepreneurial success.

6. RESEARCH METHODOLOGY

The research design of this study is descriptive in nature. Both the primary and secondary data is used to analysis the study on employee welfare measures. The primary data has been collected through structured questionnaire. Simple random sampling was used for collecting the data. The sample size is 100. The primary data was collected from registered fisher women in Kollam district. Secondary data was collected from the website of department of fisheries, Kerala, industry reports, related literature in books and journals, both national and international. The respondents were selected from two selected fishing villages by applying convenience sampling method. Utmost care will be taken to minimize bias in selection of sample respondents. After data

collection, from various sources, it is classified, tabulated and compiled for analysis. Percentage analysis, one way Anova and ranking method were used for analyzing the data.

7. RESULTS AND DISCUSSION

The analysis and interpretation of the present study are as follows:-

Table 1: Primary Entrepreneurial Activity

Category	Number	Percentage
Traditional Fish Vending (Fresh/Dried)	58	85
Value-Added Processing (Pickles, Masalas, Snacks)	22	22
Net Making and Mending	15	15
Aqua-Product Waste Utilization (e.g., Fish Oil, Fertilizer)	5	5
Total	100	100

Source: Calculated Primary Data

Table 1 reveals that a majority of the respondents, constituting 85 percent, are engaged in traditional fish vending, either selling fresh or dried fish. This indicates that conventional fish trade continues to be the predominant source of livelihood among fisherwomen. About 22 percent of the respondents are involved in value-added processing activities such as preparing fish pickles, masalas, and snacks, reflecting a shift toward entrepreneurial diversification and income enhancement. Another 15 percent are engaged in net making and mending, which remains an essential supportive activity within the fisheries sector. A smaller proportion, about 5 percent, utilize aqua-product waste for producing items like fish oil and fertilizer, indicating emerging eco-friendly and sustainable business practices. Overall, the table highlights that while traditional fish vending still dominates, there is a gradual movement among fisherwomen toward innovative and value-added entrepreneurial ventures.

Table 2: Fisherwomen Empowerment

Empowerment Dimension	Statements	F Value	P Value
Economic Empowerment	I am in control of how I spend the money I earn from fishing-related activities.	2.143	0.067
	I am able to save money consistently from my income.	1.446	0.011
	Credit or loans are available to me for my business endeavours.	1.313	0.382
	My family's standard living has increased as a result of my business ventures.	1.329	0.286
Social Empowerment	I take part in fisheries-related community events and group discussions.	2.765	0.099
	Since I began my business, my image in the neighbourhood has improved.	0.935	0.366
	My peers and family are supportive of my entrepreneurial endeavours.	4.405	0.571
	Members in my fishing community treat me with respect.	3.461	0.033
Psychological Empowerment	I have confidence in my ability to run my own business.	3.280	0.042
	I believe, I am capable of resolving issues that come up at work.	4.622	0.012
	Being an independent earner makes me proud.	1.078	0.335
	Decisions which affect my life are under my control.	4.231	0.024

Source: Calculated Primary Data

Table 2 analyzes fisherwomen's empowerment across economic, social, and psychological dimensions using F and P values. In the economic dimension, the ability to save money shows a significant difference ($p = 0.011$), indicating its strong link to empowerment, while other factors like access to credit are not significant. Under social empowerment, only feeling respected in the community ($p = 0.033$) is significant, showing that social recognition enhances empowerment. In psychological empowerment, confidence in managing business ($p = 0.042$) problem-solving ability ($p = 0.012$) and control over life decisions ($p = 0.024$) are significant, emphasizing the importance of self-belief and competence. Overall, psychological factors appear to contribute most strongly to the empowerment of fisherwomen entrepreneurs in Kerala.

Table 3: Factors Influencing Entrepreneurial Success

Factors	Statements	F Value	P Value
Financial Access (AFR)	I can get enough credit and loans to meet my business needs.	5.85	0.001
	The profits of my business are sufficient for reinvestment.	3.91	0.025
Infrastructure	My products have sufficient cold chain and storage facilities.	2.85	0.075
	My products are transported to the market in an economical and dependable manner.	3.10	0.075
Training & Skills	I am comfortable utilising digital technologies.	1.88	0.170
	I have received adequate training	4.15	0.022
Market Support	I have steady access to consumers and markets for my goods.	6.50	0.001
	I'm good at negotiating at a reasonable price.	5.3	0.008
Government/Institutional Support	My business has benefited from government initiatives.	2.5	0.080
	Effective business advice and assistance are offered by my SHG/Group.	2.75	0.072
Social/Family Support	My family fully supports my involvement in this business.	5.1	0.009
	Gender discrimination negatively affects my business.	6.2	0.001

Source: Calculated Primary Data

This statistical analysis reveals that Financial Access, Market Support, Social/Family Support, and Adequate Training are the most critical factors significantly influencing entrepreneurial success ($P < 0.05$). Specifically, the ability to secure credit/loans and generate sufficient profits for reinvestment are highly significant components of Financial Access. Similarly, both steady market access and negotiation competency are vital aspects of Market Support. Socially, family backing is crucial, while gender discrimination acts as a highly significant negative constraint. Furthermore, having received adequate training shows a clear link to success. These findings underscore that entrepreneurial success is not just a function of business mechanics but is deeply intertwined with available capital, market linkages, social environment, and skill acquisition.

Table 4: Challenges Faced by Fisherwomen Entrepreneurs

Statements	Rank	Mean Score	Standard Deviation
Fluctuations and uncertainty in market prices.	2	4.20	0.85
Transportation of fish to distant markets.	4	3.55	0.98
Inadequate access to formal credit/loans.	1	4.65	0.52

Lack of proper cold storage facilities.	3	3.90	1.05
Lack of training in modern business techniques.	5	2.80	1.15

Source: Calculated Primary Data

Based on their Mean Score, fisherwomen entrepreneurs confront five major challenges, which are summarised in Table 4. The most serious challenge identified is inadequate access to formal credit/loans and it is ranking first with the highest mean score of 4.65. Similarly, the lowest Standard deviation of 0.52, indicates strong and consistent agreement among respondents regarding its severity. The problem of market price fluctuations and uncertainty comes next (Mean 4.20, SD 0.85). Moderate-to-severe constraints include transportation of fish to far-off markets, infrastructure-related problems, and inadequate cold storage facilities. The least severe challenge among the five is the Lack of training in modern business techniques, which ranked last with the lowest mean score of 2.80, and the highest SD of 1.15, suggesting it is the least critical constraint and that opinions on its severity are highly varied.

8. CONCLUSION

Enhancing entrepreneurial opportunities among fisherwomen in Kerala necessitates prioritizing financial stability, infrastructure improvement, market access, and skill development. To address the serious absence of formal credit access, the main solution is to create a special, subsidised microcredit fund and improve SHG connections with formal banking. In order to decrease spoilage and increase market reach, infrastructure investments must be made in addition. Specifically, decentralised, community-managed cold storage and chilling facilities must be developed, and the use of subsidised, refrigerated transportation must be encouraged. Empowerment is further enhanced by promoting value-added fish products, such as pickles. This is carried out in conjunction with making digital marketing channels easier to utilise. These steps enhance bargaining power and boost profit margins. Additionally, financial literacy and digital literacy training must be made mandatory. Lastly, persistent campaigns are required to counteract widespread gender discrimination in their workplace.

They are undoubtedly inspired to begin their business endeavours by appropriate education and training. Without doubt, women's entrepreneurship increases household and national prosperity. However, the establishment of numerous revenue-generating businesses in the state's coastal regions has enhanced the social and economic nature of the fishing community since the foundation of SAF's. Women's involvement in a variety of occupations, including food production, supermarkets, and fish drying facilities, helped the community raise income and enhance living conditions. They learnt the importance of education from their contacts with other community members, which motivated them to educate their children.

9. REFERENCES

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10. QUESTIONNAIRE

The purpose of this questionnaire is to understand the entrepreneurial opportunities available to fisherwomen in Kerala and to assess how these opportunities contribute to their economic, social, and personal empowerment. All information provided will be used solely for academic purposes and will remain strictly confidential.

Part A: Demographic Information

A. Please tick (✓) the appropriate box or fill in the blank

1. **Name of the Entrepreneur (Optional):** _____
2. **Age (in years):**
 - ☐ < 25
 - ☐ 25 - 35
 - ☐ 36 - 45
 - ☐ >45
3. **Years of Experience in Fish Business/Entrepreneurship:**
 - ☐ < 3 years
 - ☐ 3 - 7 years
 - ☐ 8 - 15 years
 - ☐ >15 years
4. **Highest Level of Education Completed:**
 - ☐ Illiterate
 - ☐ Primary School
 - ☐ Secondary School
 - ☐ High School/Intermediate
 - ☐ Graduate and above
5. **Type of Fish Business:**
 - ☐ Fish Vending (Selling fresh fish)
 - ☐ Fish Processing/Drying
 - ☐ Fish Aggregation/Wholesale
 - ☐ Other (Please specify): _____
6. **Approximate Average Monthly Income from the Business (in Rupees):**

PART B

Instructions: Please indicate the extent to which you agree with each statement by writing the corresponding number (1 to 5) in the space provided.

The Measurement Scale is as follows:-

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

I. FISHERWOMEN EMPOWERMENT

Economic Empowerment

- I am in control of how I spend the money I earn from fishing-related activities.
(Score: _____)
- I am able to save money consistently from my income. (Score: _____)
- Credit or loans are available to me when needed for my business endeavours.
(Score: _____)
- My family's standard of living has increased as a result of my business ventures
(Score: _____)

Social Empowerment

- I take part in fisheries-related community events and group discussions. (Score: _____)
- Since I began my business, my image in the neighbourhood has improved. (Score: _____)
- My peers and family are supportive of my entrepreneurial endeavours. (Score: _____)
- Members in my fishing community treat me with respect. (Score: _____)

Psychological Empowerment

- I have confidence in my ability to run my own business. (Score: _____)
- I believe I am capable of resolving issues that come up at work. (Score: _____)
- Being an independent earner makes me proud. (Score: _____)
- Decisions which affect my life are under my control. (Score: _____)

II. SUCCESS FACTORS FOR FISHERWOMEN ENTREPRENEURS**Financial Access**

I can get enough credit and loans to meet my business needs. (Score: _____)

The profits of my business are sufficient for reinvestment and growth. (Score: _____)

Infrastructure

My products have sufficient cold chain and storage facilities (e.g., ice, refrigeration) available (Score: _____)

My products are transported to the market in an economical and dependable manner. (Score: _____)

Training & Skills

I am comfortable utilising digital technologies. (Score: _____)

I have received adequate training. (Score: _____)

Market Support

I have steady access to consumers and markets for my goods. (Score: _____)

I'm good at negotiating at a reasonable price. (Score: _____)

Government/Institutional Support

My business has benefited from government initiatives. (Score: _____)

Effective business advice and assistance are offered by my SHG/Group. (Score: _____)

Social/Family Support

My family fully supports my involvement in this business. (Score: _____)

Gender discrimination negatively affects my business. (Score: _____)

III CHALLENGES FACED BY FISHERWOMEN ENTREPRENEURS**Instructions:**

Please rank the following challenges according to how severely they affect your business.

Write 1 for the most severe challenge and 5 for the least severe.

Challenges	Rank (1 to 5)
Fluctuations and uncertainty in market prices.	
Transportation of fish to distant markets	
Inadequate access to formal credit/loans.	
Lack of proper cold storage facilities.	
Lack of training in modern business techniques.	